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ABSTRACT

This book suggests a major overhaul to the student financial aid system. It asserts that colleges and universities, not the federal government, should provide loan guarantees, and the federal government should provide all grants. This premise is supported in these chapters: (1) "Introduction"; (2) "The History of Financial Aid in the United States"; (3) "The Financial Aid System: How It Works and How Well It Works"; (4) "Theoretical Considerations: Access, Choice, Affordability, and Merit; (5) "Institutionally Funded Grants"; (6) "Federal Loan Guarantees"; (7) "Eligibility for Financial Aid and Other Redesign Issues"; (8) "Evaluating the Redesign Proposals"; (9) "On Political Feasibility"; and (10) "Final Thoughts: Facing Trade-offs." (Contains 12 tables, 17 figures, and 127 references.) (SLD)

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